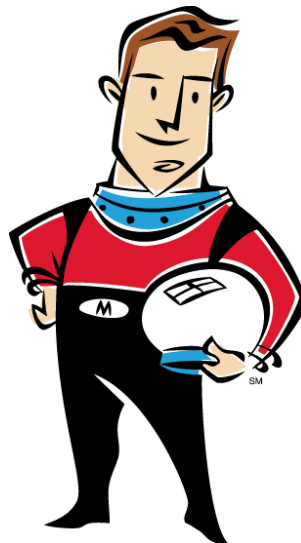


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Will you retire on target?



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- ◆ What is my retirement goal?
- ◆ How much should I be saving?
- ◆ How much income can I expect in retirement?
- ◆ In which retirement plan investment choices should I invest?
- ◆ How much should I invest in each?
- ◆ When, and why, should I make investment changes?
- ◆ When will I be able to retire?

MORNINGSTAR® ClearFuture®

Retire on Target.



Retirement Plan Investment Recommendations which are

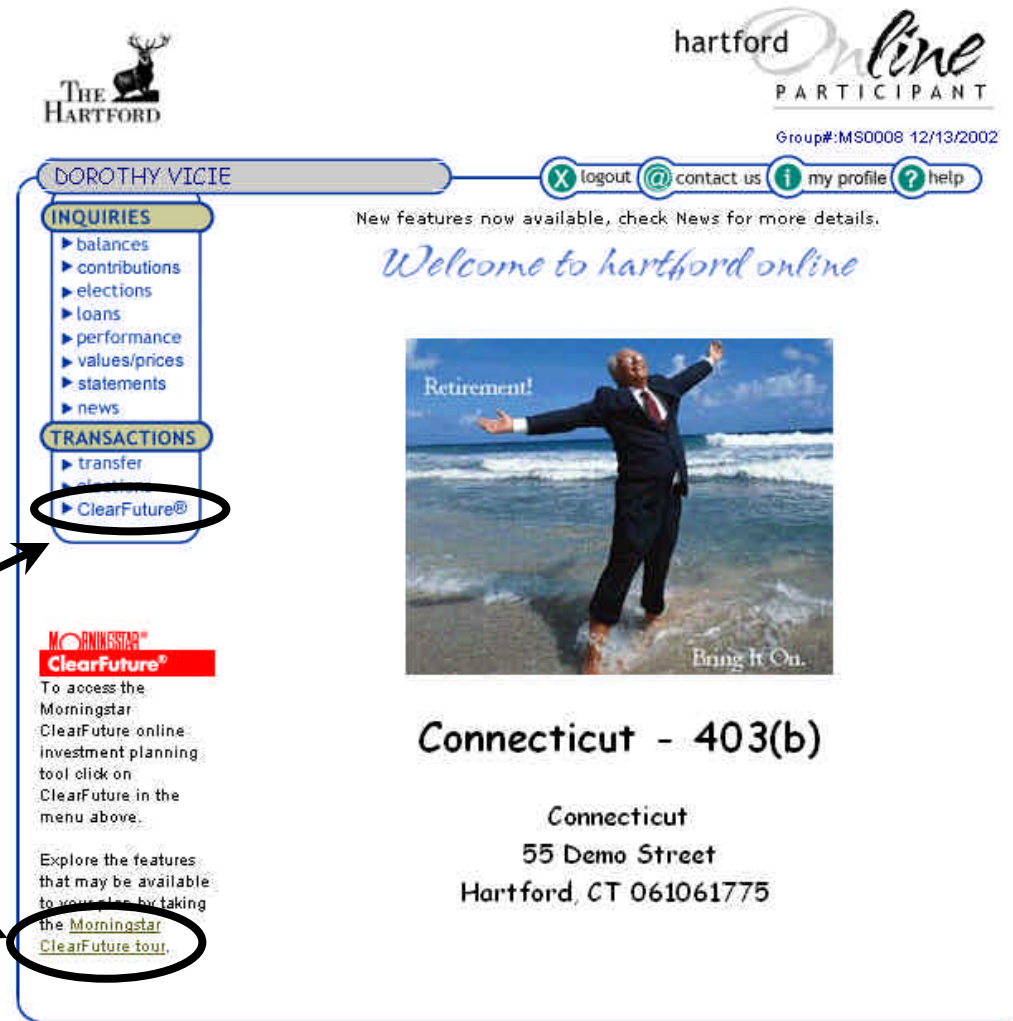
- ◆ **Personalized** - all recommendations factor in *your* risk tolerance, *your* time horizon and *your* unique goals
- ◆ **Objective** - Morningstar Associates, LLC is an independent investment adviser and has no vested interest in any of the investments recommended
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- ◆ **Professional** - Morningstar Associates, LLC is a federally registered investment adviser

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- ◆ **Convenient** - around-the-clock access via the Internet
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- ◆ **Secure** - Morningstar uses leading-edge encryption technology to ensure confidentiality at all times

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- ◆ First log in to <http://retire.hartfordlife.com> and click on **HartfordOnline Access**
- ◆ Once you enter into your Hartford account, click on “ClearFuture®” under the “Transactions” menu
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Advice Center

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In order for Morningstar® ClearFuture® to provide this online investment advice, it will be necessary for Hartford Life Insurance Company ("Hartford Life") to share with Morningstar ClearFuture your personal financial information it has on file. By clicking 'Accept' below, you authorize Hartford Life to share this information with Morningstar ClearFuture. Hartford Life is not a party to the agreement between your employer and Morningstar ClearFuture. Additionally, Hartford Life makes no representations or warranties regarding the investment advice provided by Morningstar ClearFuture; nor the performance of your account as a result of this advice; nor any other information provided by Morningstar ClearFuture. The investment advice provided by Morningstar ClearFuture is determined solely by Morningstar ClearFuture and may differ from the investment advice you receive from other asset allocation models.

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For questions, contact

- 1-866-215-2508
- hartford@clearfuture.com
- [ClearFuture® tour](#)

Browser requirements

- Netscape Navigator 4.7x
- Netscape 6.1, 6.2
- Internet Explorer 5.0+
- AOL 5.0, 6.0, and 7.0

Browser must be enabled for

- Cookies
- Java Script
- Java
- 128-bit SSL or higher

- ◆ Read and accept the Morningstar® ClearFuture® Advisory Agreement and Privacy Policy before getting into ClearFuture

The screenshot shows the Morningstar ClearFuture website interface. A large overlay window is displayed in the foreground, titled "Morningstar® ClearFuture® Advisory Agreement". The overlay contains the following text:

PLEASE READ THE FOLLOWING CAREFULLY IT CONTAINS IMPORTANT INFORMATION ABOUT CLEARFUTURE® AND OUR PRIVACY POLICY

UPON COMPLETING YOUR REVIEW, PLEASE CLICK [ACCEPT] TO GAIN ACCESS TO CLEARFUTURE.

PLEASE NOTE: MORNINGSTAR CLEARFUTURE IS INTENDED ONLY TO PERSONS WHO ARE CITIZENS AND/OR LEGAL RESIDENTS OF THE UNITED STATES OR ITS TERRITORIES.

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Please carefully review this ClearFuture Advisory Agreement ("Agreement") between you and Morningstar

I" button below, you acknowledge the following:

you have read and understand the Advisory Agreement.

ve read and understand the Privacy Policy.

detailed description of the methodology underlying the advice and guidance

istar ClearFuture.

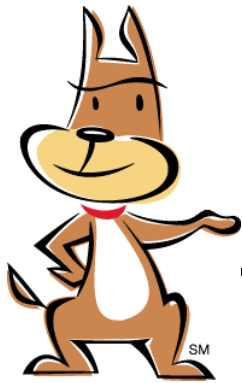
At the bottom of the overlay, there is a "Decline" button.

The background website interface includes a navigation menu with the following links:

- Create a Plan
 - Retirement Planner: Set up an investment plan and receive tailored recommendations.
- Research Your Investments
 - Research Lab Home: Check the performance of your investment options.
- Expand Your Knowledge
 - Learning Station Home: Your gateway to a World of investment learning.
 - > Question of the Day
 - > Featured Tool
 - > Retirement Column

The main content area is titled "Retirement Planner" and "Create a Personalized Investment Plan". It features a "Get Started" section with a "Start" button and a "Special Reports" section with a link to "Making the Tax Bill Work for You in 2002".

Now you can Get Started!



**To speak to a Hartford Representative,
please call **1-866-429-0382.****